

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 19-26450-KCF  
Chapter: 7  
Judge: Kathryn C. Ferguson

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ronnie J Clark aka Ron J Clark 445 Port Monmouth Road Port Monmouth, NJ 07758	Elizabeth J Clark aka Elizabeth Joan Clark, aka Elizabeth J McFarland 28 Robinhood Drive Mountain Lakes, NJ 07046
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Social Security No.:  
xxx-xx-5660

xxx-xx-4732

Employer's Tax I.D. No.:

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**NOTICE OF FAILURE TO FILE DEBTOR'S CERTIFICATION OF COMPLETION  
OF INSTRUCTIONAL COURSE CONCERNING FINANCIAL MANAGEMENT**

To receive a discharge each individual debtor must participate in a personal financial management course. The course provider may file a Certificate of Debtor Education, or the debtor must file a *Debtor's Certification of Completion of Instructional Course Concerning Financial Management* (Official Form B23) proving compliance with the financial management course requirement for discharge (each debtor in a joint case must file a separate Certification). The Certification must be filed by:

Chapter 7: [60 days from the first date set for your Meeting of Creditors.]

To date the court has not received the above document from the debtor(s), nor has it received a Certificate of Debtor Education from a course provider. If the court does not receive the document(s) within the time frame set forth above, your case will be closed without entry of the discharge. If the case is closed without entry of the discharge you must file a Motion To Reopen to allow for the filing of the document(s) and pay the applicable filing fee.

Dated: November 7, 2019  
JAN: admi

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 2**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Ronnie J Clark  
 Elizabeth J Clark  
 Debtors

Case No. 19-26450-KCF  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: finmgtc

Page 1 of 1  
 Total Noticed: 4

Date Rcvd: Nov 07, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 09, 2019.

db +Ronnie J Clark, 445 Port Monmouth Road, Port Monmouth, NJ 07758-1627  
 jdb +Elizabeth J Clark, 28 Robinhood Drive, Mountain Lakes, NJ 07046-1463

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 08 2019 00:06:58 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 08 2019 00:06:56 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 09, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 7, 2019 at the address(es) listed below:

Bunce Atkinson on behalf of Trustee Bunce Atkinson bunceatkinson@aol.com, NJ09@ecfcbis.com, maraujo@atkinsondebartolo.org  
 Bunce Atkinson bunceatkinson@aol.com, NJ09@ecfcbis.com, maraujo@atkinsondebartolo.org  
 Donald F. Campbell, Jr. on behalf of Joint Debtor Elizabeth J Clark dcampbell@ghclaw.com, 4433@notices.nextchapterbk.com  
 Donald F. Campbell, Jr. on behalf of Debtor Ronnie J Clark dcampbell@ghclaw.com, 4433@notices.nextchapterbk.com  
 Michael Kahme on behalf of Creditor Hill Wallack LLP mkahme@hillwallack.com, fmansmann@hillwallack.com  
 Michael R. DuPont on behalf of Creditor First Financial Federal Credit Union dupont@redbanklaw.com, dana@redbanklaw.com  
 Rebecca Ann Solarz on behalf of Creditor Federal Home Loan Mortgage Corporation, as Trustee Et Al... rsolarz@kmllawgroup.com  
 Rebecca K. McDowell on behalf of Creditor WELLS FARGO BANK, N.A rmcdowell@slgcollect.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9